



PROPERTY PRESERVATION SPECIALIST

APPLICATION DEADLINE IS FRIDAY, SEPTEMBER 1, 2017 AT 11:59PM

Division: Mortgage Loan Servicing
Reports to: Senior Loan Servicing Manager
Location: Nashville, TN
Full-time/Part-time: Full-Time
Salary Grade: 30
Monthly Salary Range Minimum: \$3,205
FLSA Classification: Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Coordinates and administers functions relating to the preservation of properties owned or mortgages serviced by Tennessee Housing Development Agency ("THDA"); reviews and monitors preservation activity. This work requires direct contact with the public, the exercise of good judgment and the application of THDA policies and procedures as they relate to the application of payments, collection of amounts past due, loss mitigation, borrower counseling and other general customer service inquiries.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Orders property inspections and valuations, reviews and approves repair bids associated with property preservation, approves invoices for payment, prepares time line extension requests, monitors efforts to meet conveyance deadline.
- Completes required Federal Housing Administration (FHA) notifications relating to occupancy results and property condition; requests over allowable approval from mortgage insurer.
- Conducts ongoing loan level reviews to ensure compliance with policy and procedures.
- Processes insurance claims, assisting homeowners through the claims process, and working with contractors through completion to release loss draft funds.
- Handles communication with external property preservation vendors; monitors vendor service level agreements and updates vendor scorecards.
- Follows insurer guidelines for delinquent account management and collects documentation on preservation efforts to support account activity.
- Tracks non-borrower occupied properties and sends required letters to borrowers.
- Prepares and processes cash for keys, works closely with foreclosure specialist during eviction process.
- Monitors forced place insurance policies.
- Assists with serious default cases as they move through loss mitigation and foreclosure stages.
- Occasional travel in the state of Tennessee to conduct onsite reviews of properties, occupancy verification, field counseling, and valuations.
- Sets active follow up arrangements on accounts, records notes and financial data.
- Maintains and files electronic information to customer accounts with proper noting and documentation.
- Answers incoming phone calls and responds to customer requests for information on their accounts.
- Provides phone support through the Loan Servicing call center including incoming and outgoing follow up communications.
- Provides assistance with borrower counseling, loss mitigation processing and foreclosure avoidance.
- Provides assistance with mailing letters, forms or other customer contact.
- Assists with error resolution and customer complaint tracking.
- Provides back up for other Loan Servicing functions.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or GED.
- Claims, Valuations, or Mortgage Servicing experience.
- Telephone customer service experience.
- Successful completion of Mortgage Bankers Association courses in "Mortgage Servicing Basics Course" and/or "Conventional Foreclosure, Claims & Corporate Advance" preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Knowledge of methods in the practice of mortgage loan servicing.
- Knowledge of property preservation as it relates to foreclosed and lender owned properties.
- Excellent customer service skills.
- Excellent telephone etiquette.
- Excellent verbal and written communication skills.
- Strong analytical skills.
- Ability to accurately enter data into electronic systems.
- Strong interpersonal skills; ability to remain calm in tense situations.
- Builds and maintains positive relationships with internal and external constituents.
- Ability to work effectively as part of a team.
- Ability to effectively plan and organize a large workload.
- Maintains high level of confidentiality.
- Strong organizational and time management skills; uses time effectively; consistently meets deadlines.
- Documents regularly, thoroughly, accurately, and completely with a high level of detail.
- Ability to read, follow and interpret instructions, regulations and policies.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- Current, valid driver's license from domicile state and the ability to drive.
- Occasional in-state travel, including overnight travel. (Approximately 5 – 10% travel).
- The ability to use a phone headset for long periods of time.
- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

APPLICATION MUST BE COMPLETE AND RESUME ATTACHED FOR CONSIDERATION

PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG AND FOLLOW THE ONLINE APPLICATION INSTRUCTIONS